

Fill in this information to identify the case:

Debtor 1 JENNIFER R. EMERSON

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 16-70644JAD

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: PNC BANK NA Court claim no. (if known): 3-2

Last 4 digits of any number you use to identify the debtor's account 3 3 8 9

Property Address: 539 5TH ST
COLVER PA 15927

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>4,122.48</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>4,122.48</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>4,122.48</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$276.97

The next postpetition payment is due on

11 / 1 / 2021
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 JENNIFER R. EMERSON
Name

Case number (if known) 16-70644JAD

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 10/08/2021

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **JENNIFER R. EMERSON**
Name

Case number (if known) **16-70644JAD**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
08/25/2017	1051807	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	272.77
09/26/2017	1055130	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	63.85
10/25/2017	1058488	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	60.03
11/21/2017	1061737	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	59.89
12/21/2017	1065044	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	59.75
01/25/2018	1068467	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	84.96
02/23/2018	1071650	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	84.73
03/28/2018	1074836	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	322.17
04/24/2018	1078083	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	84.78
05/25/2018	1081359	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	84.57
06/22/2018	1084478	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	84.34
07/26/2018	1087724	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	319.53
08/28/2018	1090943	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	83.89
09/25/2018	1094076	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	83.67
10/29/2018	1097322	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	81.01
11/27/2018	1100442	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	80.79
12/21/2018	1103544	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	80.57
01/25/2019	1106785	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	80.36
02/25/2019	1110026	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	309.93
03/25/2019	1113311	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	79.91
04/26/2019	1116629	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	79.69
06/25/2019	1123436	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	164.14
07/29/2019	1126873	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	317.51
03/23/2020	1154315	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	66.17
04/27/2020	1157761	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	107.66
05/26/2020	1161096	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	89.37
06/26/2020	1164258	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	306.52
07/29/2020	1167351	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	88.86
08/25/2020	1170429	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	88.61
09/28/2020	1173531	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	88.36
10/26/2020	1176618	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	94.64
11/24/2020	1179687	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	94.36
12/21/2020	1182626	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	75.09
				<u>4,122.48</u>

MORTGAGE REGULAR PAYMENT (Part 3)

12/21/2016	1024884	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,044.51
01/27/2017	1028374	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	448.41
02/24/2017	1031771	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	305.67
03/28/2017	1035214	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	293.87
04/21/2017	1038482	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	289.89
05/25/2017	1041766	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	287.72
06/27/2017	1045148	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	274.30
07/25/2017	1048446	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
08/25/2017	1051807	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
09/26/2017	1055130	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
10/25/2017	1058488	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
11/21/2017	1061737	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
12/21/2017	1065044	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
01/25/2018	1068467	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
02/23/2018	1071650	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
03/28/2018	1074836	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
04/24/2018	1078083	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
05/25/2018	1081359	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
06/22/2018	1084478	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
07/26/2018	1087724	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
08/28/2018	1090943	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
09/25/2018	1094076	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
10/29/2018	1097322	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
11/27/2018	1100442	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
12/21/2018	1103544	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
01/25/2019	1106785	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
02/25/2019	1110026	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67

Debtor 1 **JENNIFER R. EMERSON**
Name

Case number (if known) **16-70644JAD**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
03/25/2019	1113311	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
04/26/2019	1116629	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
05/24/2019	1120018	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	163.80
06/25/2019	1123436	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	371.54
07/29/2019	1126873	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
08/27/2019	1130357	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	36.57
09/24/2019	1133620	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	172.56
10/24/2019	1136996	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	164.71
11/25/2019	1140453	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	325.34
12/23/2019	1143846	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	325.57
01/28/2020	1147307	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	489.61
02/25/2020	1150832	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	344.07
03/23/2020	1154315	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	282.93
04/27/2020	1157761	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
05/26/2020	1161096	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
06/26/2020	1164258	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
07/29/2020	1167351	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
08/25/2020	1170429	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
09/28/2020	1173531	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
10/26/2020	1176618	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
11/24/2020	1179687	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
12/21/2020	1182626	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
01/25/2021	1185617	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
02/22/2021	1188739	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
03/26/2021	1192048	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
04/26/2021	1195283	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
05/25/2021	1198394	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
06/25/2021	1201581	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
07/26/2021	1204782	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
08/26/2021	1207930	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	267.67
09/24/2021	1211030	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	612.07
				<u>16,939.94</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

JENNIFER R. EMERSON
P.O. BOX 333
COLVER, PA 15927

TIMOTHY J SLOAN ESQ
171 LOVELL AVE STE 202
EBENSBURG, PA 15931-4348

PNC BANK NA
3232 NEWMARK DR
MIAMISBURG, OH 45342

10/8/21

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee